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Practitioner's Docket No. 1235 **GROUP 3600** REPLY UNDER 37 CFR 1.114

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Fred S. Cook

Application No.: 09/378,018

Group No.: 3624

Filed: 08/19/1999

Examiner: Alain L. Bashore

For: METHOD AND APPARATUS FOR AUTHORIZING AND BILLING
COMMUNICATIONS SERVICES USING A BANK CARD FINANCIAL NETWORK

Mail Stop RCE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Amendment Accompanying Request for Continuing Examination (RCE)

In response to the FINAL Office Action dated April 15, 2003, please enter this amendment and consider the following remarks. The entire claim set of the application is included, according to the revised amendment format (but not including the withdrawn claims from the restriction/Office Action dated December 4, 2001).